

April 21, 2006  
PUBLIC NOTICE # 2006-16

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-2530	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
06-2532	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	NONE	0
06-2475	0000	ALLIANCE UNITED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NATION SAFE DRIVERS MOTOR CLUB	-18.6
06-2477	0000	ALLIANCE UNITED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NATION SAFE DRIVERS MOTOR CLUB	
06-2430	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYEE BENEFITS	-33.3
06-2465	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	RSDIS RURAL SPECIAL DISTRICTS INSURANCE SERVICES	76
06-2481	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	MANAGEMENT LIABILITY	-14.1
06-2500	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	RSDIS RURAL SPECIAL DISTRICTS INSURANCE SERVICES	-14.1
06-2449	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
06-2435	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP-ULTRA	2
06-2450	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
06-2451	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
06-2443	1330	BALBOA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	INDEPENDENT AGENT CONDOMINIUM	
06-2444	1330	BALBOA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	INDEPENDENT AGENT TENANT (HO4) AND CONDO (HO6)	
06-2455	1330	BALBOA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	INDEPENDENT AGENT DWELLING	
06-2474	1330	BALBOA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	INDEPENDENT AGENT HOMEOWNERS	
06-2494	1330	BALBOA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	INDEPENDENT AGENT DWELLING	
06-2478	0689	BANKERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MANUFACTURED HOME INSTALLERS	

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06-2483	0689	BANKERS INSURANCE COMPANY	PERSONAL	MISCELLANEOUS	FORMS	MANUFACTURED HOME INSTALLERS	
06-2502	0689	BANKERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	VECTOR	
06-2456	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	NONE	-6.7
06-2012	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
06-2491	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROFESSIONAL LIABILITY - DIRECTORS' AND OFFICERS'	
06-2484	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
06-2492	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME & FIDELITY	0
06-2493	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME & FIDELITY	0
06-2439	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NON-CIVIL SERVICES EMPLOYEES	-5.3
06-2440	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GRP. MARKETING, NON-CIVIL SVC. EMPLOYEES, AFFINITY	
06-2441	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP MARKETING	-5.4
06-2442	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AFFINITY GROUP MARKETING	-5.1
06-2457	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	NONE	-6.7
06-2438	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	GE, ELFUN, STANDARD	
06-2452	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
06-2507	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-2436	1281	GENERAL FIDELITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HBW ASSET PROTECTION	0
06-2498	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	

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06-2458	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-2417	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-2418	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-2419	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-2420	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
06-2460	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP SPECTRUM - STRETCH 2006	
06-2463	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP SPECTRUM - STRETCH 2006	
06-2464	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP SPECTRUM - STRETCH 2006	
06-2466	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP SPECTRUM - STRETCH 2006	
06-2503	0158	HUDSON INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
06-2508	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-2509	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-2510	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-2512	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-2445	1330	MERITPLAN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	PLATINUM PLUS HOMEOWNERS	
06-2453	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
06-2434	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYEE BENEFITS	-33.3
06-2486	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM	

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06-2459	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-2482	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LOWE'S POWER TOOLS	0
06-2448	1330	NEWPORT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS, CONDO OWNERS & PREFERRED REN	
06-2495	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-2499	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	
06-2487	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
06-2437	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROFESSIONAL LIAB.-PSYCHOLOGISTS AND MENTAL HEALT	0
06-2467	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP SPECTRUM - STRETCH 2006	
06-2505	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210 - HUMAN SEVICES	
06-2513	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210 - HUMAN SERVICES	
06-2516	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-HUMAN SERVICES	
06-2526	0783	RLI INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	PERSONAL UMBRELLA	
06-2421	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	0
06-2422	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	COMMERCIAL CRIME	0
06-2136	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
06-2506	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY GROUP A	0
06-2501	0019	STANDARD GUARANTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	SERVICE CONTRACT REIMBURSEMENT INSURANCE	0.2
06-2520	0000	SUA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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06-2485	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
06-2454	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	LAWYERS	-13.3
06-2468	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP SPECTRUM - STRETCH 2006	
06-2476	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROFESSIONAL CHOICE LIABILITY	0
06-2479	0400	UNIGARD INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	-5.1
06-2461	0400	UNIGARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
06-2462	0400	UNIGARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-5.4
06-2480	0400	UNIGARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	-5.1
06-2496	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-2489	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-COMMUNITY ASSOCIATION	
06-2497	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONSTD & NONSTD BASIC	
06-2531	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
06-2527	0273	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	PREFERRED	0
06-2528	0273	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	NEW PROGRAM	PREFERRED	0
06-2529	0273	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PREFERRED	
87	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

**California Department of Insurance**  
**Public Notice Filing Errata Report**  
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*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	05-7481	10/21/2005	American Security Insurance Company	Commercial Other Liability	Rule Change	Service Contract Reimbursement-Cycle & Marine	0.00%
Correct	05-7481	10/21/2005	American Security Insurance Company	Commercial Other Liability	<b>New Program</b>	Service Contract Reimbursement-Cycle & Marine	0.00%
<b>Delete</b>	<b>06-2009</b>	<b>04/14/2006</b>	<b>Liberty Insurance Underwriters Inc.</b>	<b>Commercial Other Liability</b>	<b>Rate</b>		<b>-1.40%</b>
Incorrect	06-1609	03/31/2006	LG Insurance Company, Limited (United States Branch)	Commercial Other Liability	Rule Change	HR3210	-0.20%
Correct	06-1609	03/31/2006	LG Insurance Company, Limited (United States Branch)	Commercial Other Liability	Rule Change	HR3210	<b>-0.02%</b>
Incorrect	06-2140	04/07/2006	Nationwide Mutual Insurance Company	Commercial Farmowners Multi-Peril	Rule Change	Agrichoice	
Correct	06-2140	04/07/2006	<b>Nationwide Insurance Company of America</b>	Commercial Farmowners Multi-Peril	Rule Change	Agrichoice	

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